

**U.S. BANKRUPTCY COURT**  
**District of South Carolina**

Case Number: 17-00410

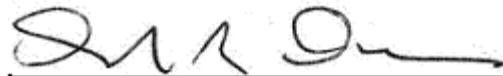
**ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. §522(F)(1)(A)) EQUITY ANALYSIS/CO-OWNED PROPERTY**

The relief set forth on the following pages, for a total of 2 pages including this page, is hereby **ORDERED**.

---

**FILED BY THE COURT**  
**04/10/2017**





David R. Duncan  
Chief US Bankruptcy Judge  
District of South Carolina

Entered: 04/10/2017

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

DALE THOMAS PREVOST ) CASE NO.: 17-00410  
Last four digits of social security #: 9677 ) CHAPTER: 7  
RUTH ANN PREVOST ) ORDER AVOIDING JUDICIAL LIEN (11 U.S.C. §522(F)(1)  
Last four digits of social security #: 6655 ) (A)) EQUITY ANALYSIS/CO-OWNED PROPERTY  
Debtors. )

Before the Court is the motion of the Debtors to avoid the judicial lien held by the following creditor:

| Name of creditor and description of property securing lien   | Total Equity (Value of Debtor's Property Less Senior/Unaviodable Liens) | Debtor's Equity (Total Equity Multiplied by Debtors' Proportional Interest in Property) | Applicable Exemption and Code Section | Non-exempt Equity (Debtor's equity less exemption) | Estimated Judicial Lien | Judicial lien not avoided | Judicial lien avoided |
|--|---|---|---------------------------------------|--|-------------------------|---------------------------|-----------------------|
| <b>American Express (entered 1/29/13) - real property located at 2390 Seabrook Island Road, Johns Island, SC</b> | <b>\$0</b>  | <b>\$0</b>  | <b>None</b>                           | <b>\$0</b>   | <b>\$16,960</b>         | <b>\$0</b>                | <b>\$16,960</b>       |

The Court finds that the judicial lien of the above-named creditor impairs the exemptions to which the Debtors would otherwise be entitled under 11 U.S.C. §522(b) and Chapter 41 of Title 15, Code of Laws of South Carolina, 1976 (as amended), and that the judicial lien should therefore be avoided pursuant to 11 U.S.C. §522(f)(1)(A) in the amounts set forth above.

Therefore, IT IS ORDERED that the judicial lien held by the above-named creditor be, and hereby is, avoided in the amount set forth above. Any judicial lien set forth above which is avoided in full may be canceled of record at any time after thirty (30) days after a discharge in this case is granted.